

Information to identify the case:

Debtor 1	Yevhen Yelisieiev		Social Security number or ITIN	xxx-xx-1202
	First Name	Middle Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN	-----
	First Name	Middle Name	EIN	-----
United States Bankruptcy Court		District of New Jersey		
Case number: 19-33036-SLM				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yevhen Yelisieiev
dba Yelisieiev, Inc.

6/5/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Yevhen Yelisieiev
DebtorCase No. 19-33036-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 30

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db	+Yevhen Yelisieiev, 111 Harrison Ave, Garfield, NJ 07026-1586
518613761	Chrysler Capital, PO Box 961212, Fort Worth, TX 76161-0212
518613764	Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500
518613765	Fleet Cor Technologies, 16800 Greenspoint Park Dr Ste 255N, Houston, TX 77060-2387
518613767	Motor Vehicle Protection, Dept 77829, PO Box 77000, Detroit, MI 48277-2000
518613768	Nova Ua Fcu, 851 Allwood Rd, Clifton, NJ 07012-1922
518613769	Santander Consumer USA, Attn: Bankruptcy 10-64-38-FD7, 601 Penn St, Reading, PA 19601-3544
518613770	Stylectus, PO Box 740209, Los Angeles, CA 90074-0209
518613781	Wells Fargo, Credit, Bureau DISPUTE, Des Moines, IA 50301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:04:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 06 2020 03:04:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: CHRM.COM Jun 06 2020 06:08:00 Santander Consumer USA Inc. dba Chrysler Capital, PO Box 961278, Ft. Worth, TX 76161-0278
cr	+EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518613759	EDI: GMACFS.COM Jun 06 2020 06:03:00 Ally Financial, Attn: Bankruptcy Dept, PO Box 380901, Bloomington, MN 55438-0901
518613762	EDI: CITICORP.COM Jun 06 2020 06:04:00 Citi, PO Box 6190, Sioux Falls, SD 57117-6190
518613763	EDI: CITICORP.COM Jun 06 2020 06:04:00 Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
518613766	EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
518613760	EDI: JPMORGANCHASE Jun 06 2020 06:08:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850-5298
518613771	EDI: RMSC.COM Jun 06 2020 06:08:00 Syncb/Car Care, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
518613772	EDI: RMSC.COM Jun 06 2020 06:08:00 Syncb/Car Care Mavis T, C/o, PO Box 965036, Orlando, FL 32896-5036
518613773	EDI: RMSC.COM Jun 06 2020 06:08:00 Syncb/ppmc, PO Box 965005, Orlando, FL 32896-5005
518615660	+EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518613774	EDI: RMSC.COM Jun 06 2020 06:08:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
518613776	EDI: TFSR.COM Jun 06 2020 06:03:00 Toyota Financial Services, Atty: Bankruptcy Dept, PO Box 8026, Cedar Rapids, IA 52408-8026
518613777	EDI: TFSR.COM Jun 06 2020 06:03:00 Toyota Motor Credit, 4 Gatehall Dr, Parsippany, NJ 07054-4518
518613775	EDI: CITICORP.COM Jun 06 2020 06:04:00 Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
518613778	+EDI: USBANKKARS.COM Jun 06 2020 06:03:00 US Bank Home Mortgage, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-2511
518613779	EDI: USBANKKARS.COM Jun 06 2020 06:03:00 US Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441
518613780	EDI: WFFC.COM Jun 06 2020 06:03:00 Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
518613782	EDI: WFFC.COM Jun 06 2020 06:03:00 Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus # MAC X2303-01A, Des Moines, IA 50328-0001

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Jun 05, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Simone Mulla on behalf of Debtor Yevhen Yelisieiev mulla@focusedlaw.com, g35648@notify.cincompass.com;bk@focusedlaw.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net
Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net;denisew@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6